



The Community Housing Act

Housing is at the center of every challenge we face. People cannot access vital programs, thrive in their community, care for themselves and their family, or hold down a steady job without a roof over their head. The *Community Housing Act* (CHA) addresses the housing crisis by:

Increase the supply of affordable housing.

- The CHA invests over \$500 billion in federal programs that fund the construction of affordable and deeply affordable housing. In many cases, that funding equals the *Build Back Better* proposal.

Ensure that affordable housing stays affordable for the long run.

- The CHA embraces perpetual affordable housing through a community land trust or shared equity model. A community land trust is a nonprofit organization of residents that jointly stewards community assets, guaranteeing that housing on that land stays affordable and inclusive.

Give renters the support they need to stay in their homes.

- The CHA funds and permanently reauthorizes emergency rental assistance programs and provides free legal resources for people facing eviction.

Encourage revamping zoning codes to eliminate barriers to more affordable housing construction.

- The CHA designates a new federal office to address exclusionary zoning practices and funds a new grant program to encourage state and local communities to modify their zoning rules.

Give antitrust enforcers the information they need to prosecute digital price fixing by landlords.

- The CHA would require large landlords to report their use of such software and require an annual report to antitrust enforcers about consolidation in the rental markets.

Strengthen and preserve pathways to homeownership.

- The CHA authorizes and funds programs designed to support homeownership through down-payment assistance.

Supports affordable homes and apartments for rural residents.

- The CHA protects rural renters by keeping affordability restrictions in place even when the mortgages are paid off or fully mature.

Endorsing Organizations: National Low Income Housing Coalition (NLIHC), National NeighborWorks Association (NNA), Grounded Solutions Network, Champlain Housing Trust, Housing and Homeless Alliance of Vermont (HHAV), Windham & Windsor Housing Trust, Vermont Housing and Conservation Board (VHCB), Center for Law and Social Policy (CLASP).